

Figure 1

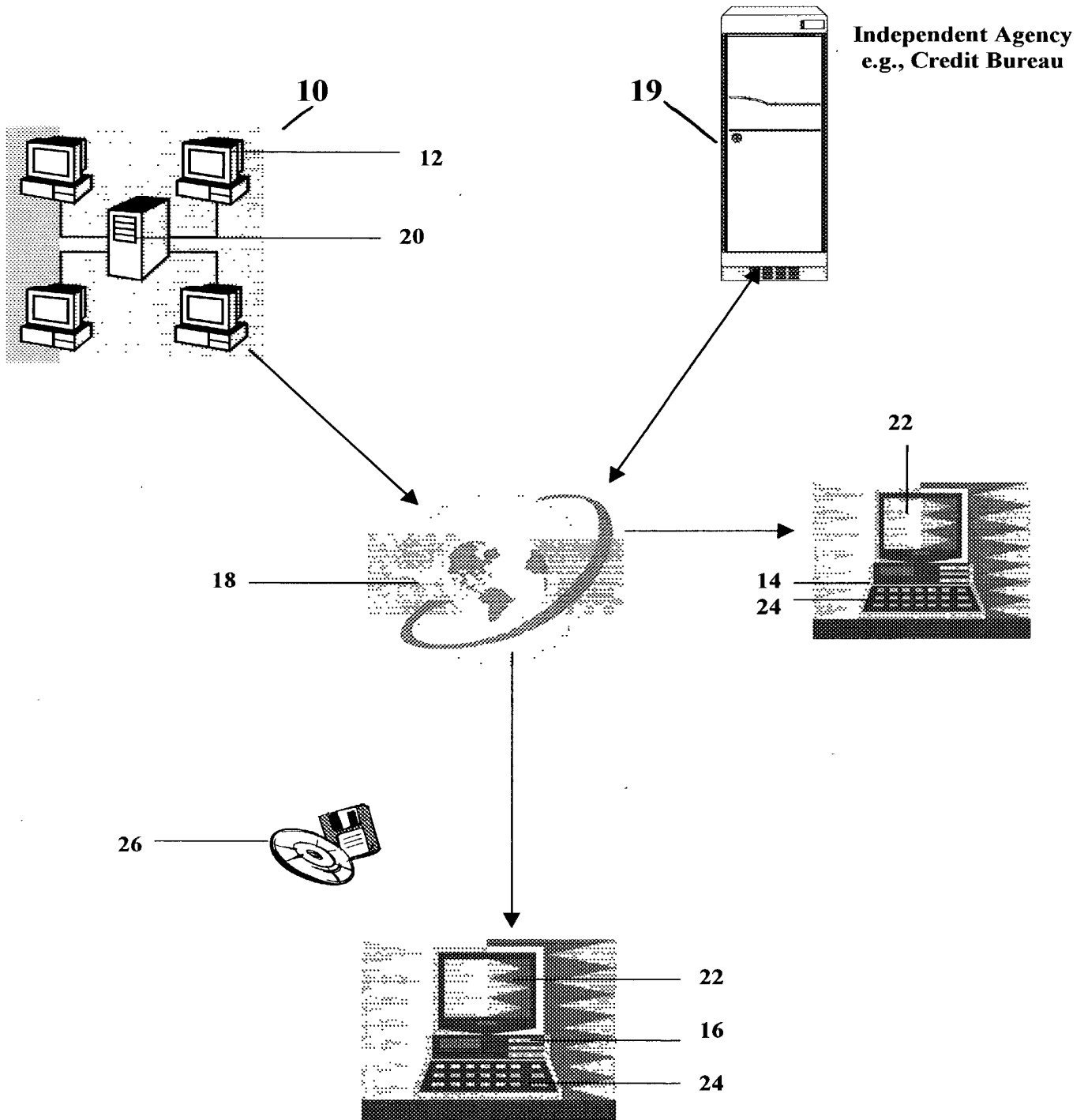


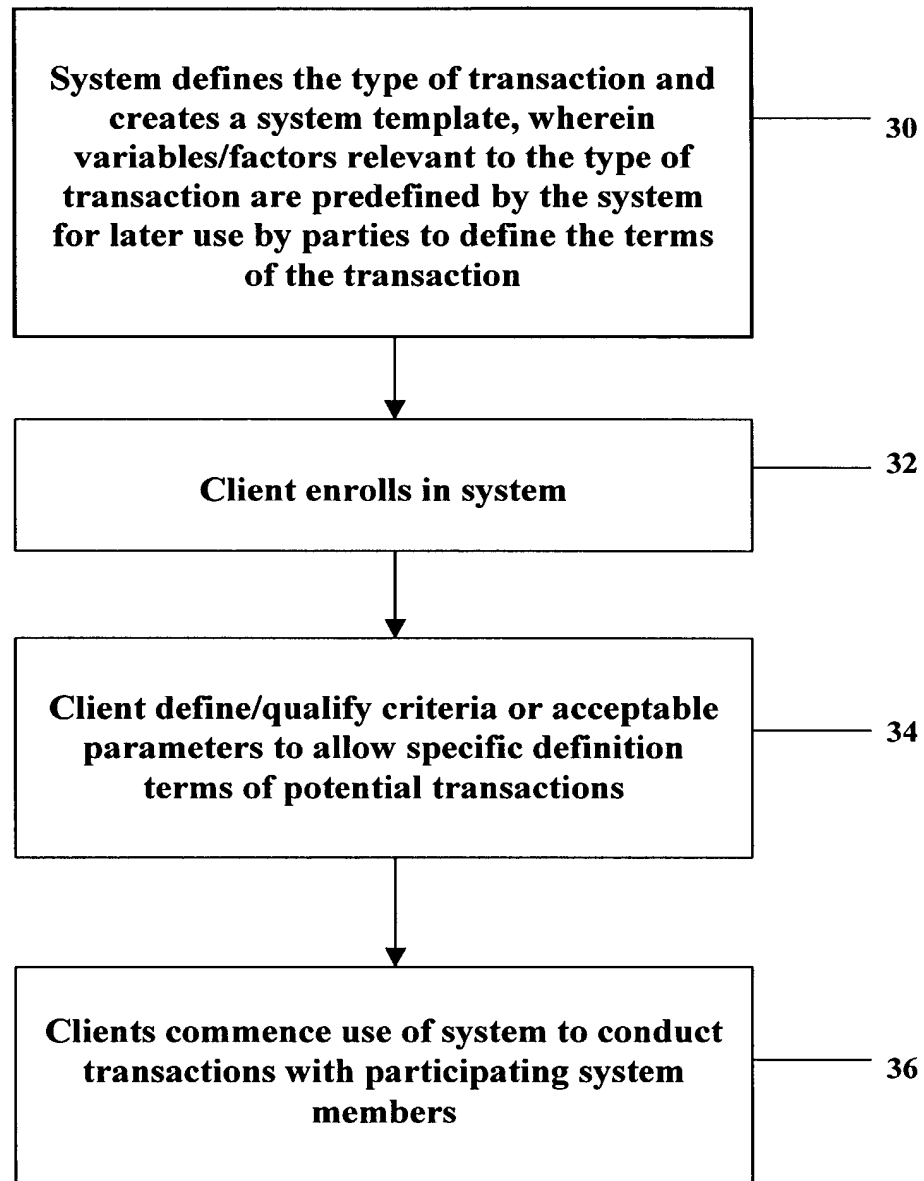
Figure 2

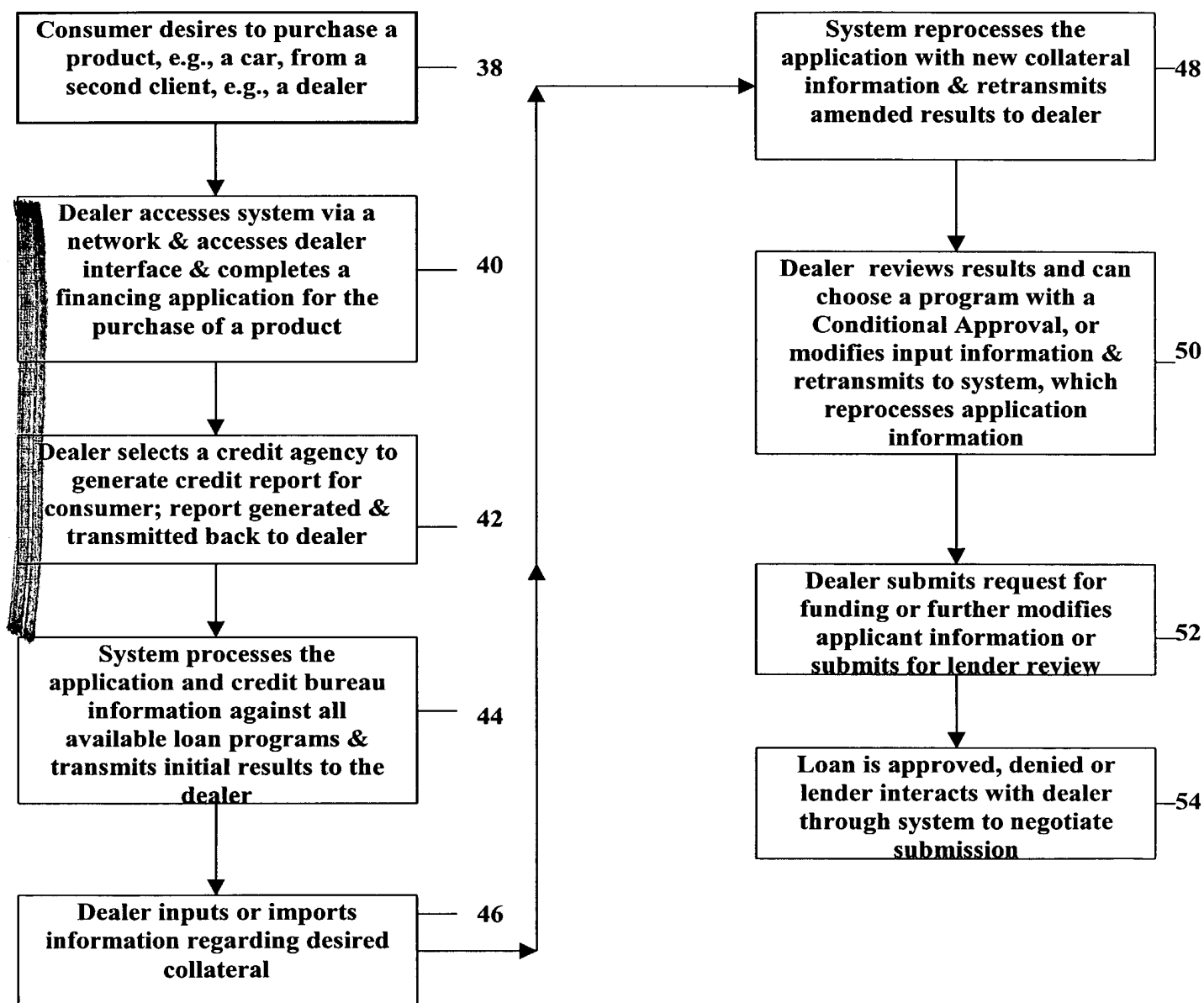
Figure 3

Figure 4

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Development of Participation
Criteria & Filters (First Client)

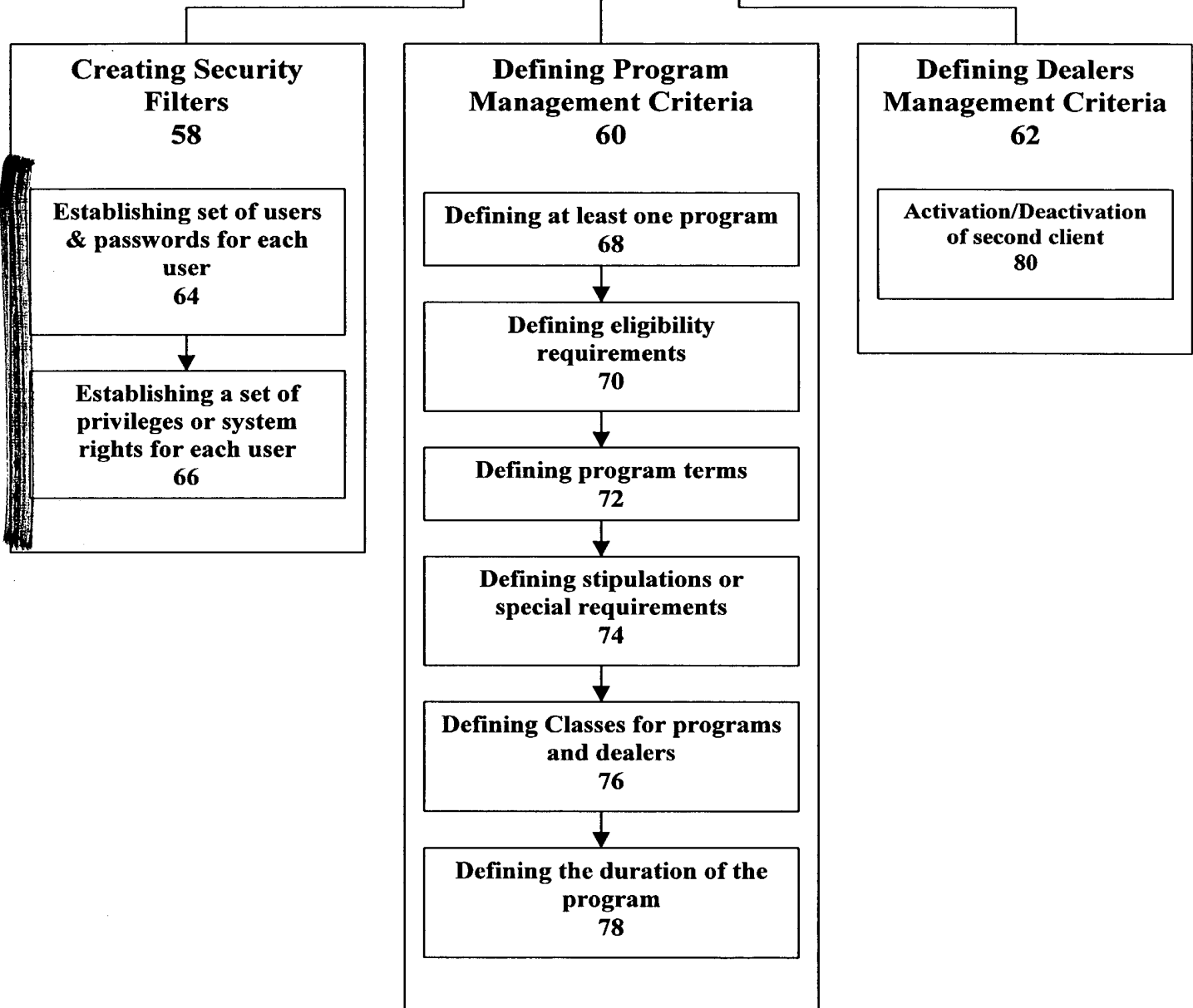


Figure 5

Edit Loan Programs

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Program Information and Requirements			
Program Name:	Advantage Plus A		
Loan Amount:	\$ 5000	Min.	50000 Max.
Min. Down Payment:	20 000	%	
Max. Loan To Value (Advance):	125.000	%	
Maximum Auto Payment Factors:			
The following three factors calculate <u>Maximum Payment</u> limits for this program based on a borrowers debt and income.			
Min. Disposable Income (DI):	\$ 1000		
Max. Debt To Income (DTI):	50 000	%	
Max. Payment to Income (PTI):	20 000	%	
Optional:			
The following fields apply to Participating OR Discount programs only.			
Dealer Participation:			Lender Discount:
Max. Participation:	30	%	Discount:
Dealer Share:	30	%	Lender Fee:
			10 000 %
			\$250
Save			

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Terms, Rates and Restrictions						
Terms and Rates				Vehicle Restrictions		
New/Used	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
New	12	72	11.500	2002		500 Save Delete
New	12	60	11.000	2001	2002	500 Save Delete
Used	12	60	14.000	2000	2002	20000 Save Delete
Used	12	54	14.000	1999	2002	30000 Save Delete
Used	12	48	14.500	1998	2002	40000 Save Delete
Used	12	36	16.000	1997	2002	55000 Save Delete
Used	12	24	18.000	1995	2002	75000 Save Delete
Terms and Rates				Vehicle Restrictions		
New/Used	Min. Term	Max. Term	Base Rate (%)	Min. Year	Max. Year	Max. Mileage
New						Add
Add a new term and rate:						
<div>Back</div> <div>Stipulations</div> <div>Done</div>						

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Figure 6

Add Criteria Item

Program Name: Advantage B
Criteria Set Name: Tier 1

Criteria Set Type: Pass/Fail
Criteria Set Result: Conditional Approval

Currently used criteria items:	Operator	Value	Action
BK 13, total last 12 mos	<=	0	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
BK 7, total last 12 mos	<=	0	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Repos, total	<=	1	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Repos, total last 24 mos	<=	0	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Credit Score	>=	620	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Debt To Income (%)	<=	45.000	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Highest Credit	>=	5000	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Late Payments, last 12 mos	<=	2	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Income, gross monthly	>=	2000	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
BK, total	<=	1	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Time At Job, total mos	>=	12	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>
Time At Residence, total mos	>=	12	<input type="button" value="Edit Item"/> <input type="button" value="GO"/>

Select a criteria item from the drop down to include in the current criteria set.

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Available Criteria Items

- Highest Credit
- Income, disposable monthly
- Income, gross monthly
- Late Payments, last 12 mos
- Repos, total
- Repos, total last 12 mos
- Repos, total last 24 mos
- Repos, total last 36 mos
- Time At Job, total mos
- Time At Profession, total mos
- Time At Residence, total mos

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Operators

- Is Less Than
- Is Less Than Or Equal To
- Is Not Equal To
- Is Equal To
- Is Greater Than
- Is Greater Than Or Equal To

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Value

Add

Done

Figure 7

Program Name:	Advantage B	Date Created:	11/23/2001	Created By:	Ima Banker	
Program Information and Requirements						
Maximum Loan Advance:		120.000%				
Loan Amount:		\$5,000.00 Min. \$30,000.00 Max.				
Minimum Down Payment:		20.000%				
Minimum Disposable Income:		\$1,000.00				
Maximum Debt Ratio:		50.000%				
Max. Payment to Income:		20.000%				
Participation:						
Max. Participation:		0.000%				
Dealer Split:		0.000%				
Discount:						
Discount Percentage:		0.000%				
Fee:		\$0.00				
Program Term(s) and Rate(s)						
New/Used	Term (mos)	Months	Base Rate	Year	Max. Mileage	
New	12	60	16.500%	2001	2002	500
Used	12	60	20.000%	2001	2002	15000
Used	12	48	20.000%	1999	2002	35000
Used	12	36	20.000%	1998	2002	50000
Used	12	24	20.000%	1996	2002	75000
Pass/Fail Criteria Sets						
Set Name	Criteria	Operator	Value	Amount	Action	
Tier 3 SFA	Repos, total	<=	1	0.000	Submit	
	Repos, total last 36 mos	<=	0			
	Credit Score	>=	620			
	Income, disposable monthly	>=	2500			
	BK, total	<=	1			
Tier 1 SFA	Repos, total	<=	0	0.000	Submit	
	Credit Score	>=	600			
	Debt To Income (%)	<=	50.000			
	Income, gross monthly	>=	2000			
	BK, total	<=	0			
Tier 2 SFA	Credit Score	>=	700	0.000	Submit	
	Income, disposable monthly	>=	800			
Tier 1	BK 13, total last 12 mos	<=	0	0.000	Conditional Approval	
	BK 7, total last 12 mos	<=	0			
	Repos, total	<=	1			
	Repos, total last 24 mos	<=	0			
	Credit Score	>=	620			
	Debt To Income (%)	<=	45.000			
	Highest Credit	>=	5000			
	Late Payments, last 12 mos	<=	2			
	Income, gross monthly	>=	2000			
	BK, total	<=	1			
	Time At Job, total mos	>=	12			
	Time At Residence, total mos	>=	12			
	Stipulations					
<ol style="list-style-type: none"> 1. Must use most recent Bankers System or LAW contract 2. Title in the name of: Demo Bank One 27631 La Paz Laguna Niguel, CA 92677 3. Factory Invoice/Booksheet 4. Signed by both Dealer and Customer 5. \$500 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier. 6. Proof of down payment; if trade-in, copy of Booksheet, Copy of Title, Odometer Statement 7. All open accounts must be current prior to funding 8. Minimum 3 years history 9. Copy of valid Drivers License 10. Copy of Social Security Card 11. Most current with year-to-date 12. Booksheet, Odometer Statement and copy of Title 13. Three references with addresses and phone numbers 						

Figure 8

Criteria	Item	Score
1. Content	1.1. Relevance	1
	1.2. Completeness	1
2. Form	2.1. Clarity	1
	2.2. Consistency	1
3. Style	3.1. Language	1
	3.2. Format	1
4. Impact	4.1. Originality	1
	4.2. Significance	1

Criteria Set Adjustment:		Rate Adjustment (%)	
Total Min	Total Max	Action	Rate Adjustment (%)
	50	Denial	0.000
50	60	Submit For Approval	0.000
60	65	Conditional Approval	0.500
65	70	Conditional Approval	0.000
70	75	Conditional Approval	-0.500
75	80	Conditional Approval	-0.750
80		Conditional Approval	-1.000
Add Save			

Item(s):

Item(s)	Min*	Max*	Score	Price Score	Missing Score*
Credit Score		580	-10		-50
	580	620	-5		
	620	660	0		
	660	680	10		
	680	720	30		
	720	760	40		
	760		50		
Debt To Income (%)		30.000	10		0
	30.000	35.000	7		
	35.000	50.000	5		
	50.000		0		
Highest Credit		10000	0		-15
	10000	20000	10		
	20000	50000	15		
	50000		20		
Late Payments, last 12 mos		1	0		0
	1	2	-10		
	2	3	-20		
	3		-30		
Income, disposable monthly		800	0		-50
	800	1000	5		
	1000	2000	10		
	2000	5000	15		
	5000		20		
Time At Job, total mos		12	-10		-10
	12	48	0		
	48	60	10		
	60		20		
Time At Residence, total mos		12	-10		-10
	12	48	0		
	48	60	10		
	60		20		
Repos, total last 36 mos			0	0	-50
BK, total			0	0	-50

Select a your method to add additional item(s): Show Non-Range

Available criteria item for Range	Min*	Max*	Score	Missing Score*	Add Save

Minimum = greater or equal to. Maximum = less than. Score = score if qualified Missing Score = score if item is missing from application

Stipulations Back

Figure 9 (Class Manager)

Class Manager

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Class Name	Status	Action
Class A	Active	<input type="button" value="Back"/> <input type="button" value="Add New Class"/> <input type="button" value="Associate Programs"/> <input type="button" value="Associate Dealers"/> <input type="button" value="View Programs"/> <input type="button" value="View Dealers"/> <input type="button" value="Inactivate"/> <input type="button" value="Delete"/>

Associate Lenders

Class Name: Class A

Select one or more programs to be associate to this class.

Program name

☐ Check here to select ALL programs.

☐ Check here to remove ALL programs.

☒ Advantage Plus

☒ Advantage

☒ Joint Applicant

☒ Advantage Plus A

☒ Advantage A

☒ Joint Applicant A

☒ Advantage B

☐ Dealer World

☒ Advantage Plus A

Associate Dealers

Class Name: Class A

Select one or more Dealer to be associate to this class.

Dealer name

☐ Check here to select ALL dealers.

☐ Check here to remove ALL dealers.

☐ Chevrolet Store USA

☒ Ford World

☐ Chrysler Land

☒ Sam's Chevrolet

The Class Manager is used to associate dealers with particular programs. The Lender may elect to restrict particular programs within states or dealer groups. The association is made by the lender.

Figure 10

Dealer Enrollment Application

Add Dealer Profile

This is the information used by the lenders to identify you

Dealer Name:	<input type="text"/>	Dealer Group Name:	<input type="text"/>
Address:	<input type="text"/>	Address:	<input type="text"/>
City:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text"/>	State:	<input type="text"/>
Zip Code:	<input type="text"/>	Zip Code:	<input type="text"/>
Phone:	<input type="text"/>	Phone:	<input type="text"/>
Fax:	<input type="text"/>	Fax:	<input type="text"/>
Time Zone:	<input type="text"/>	Email:	<input type="text"/>

Business Information

Dealer Tax ID:	<input type="text"/>	Monthly New Sales:	<input type="text"/>
Data Entry:	<input type="text"/>	Monthly Used Sales:	<input type="text"/>
Dealership Type:	<input type="text"/>	Management System:	<input type="text"/>

This is the information used by the lenders to contact appropriate personnel

General Manager:	Finance Manager:
First Name:	First Name:
Last Name:	Last Name:
Phone:	Phone:
Email:	Email:
Other Contacts:	Systems Manager:
First Name:	First Name:
Last Name:	Last Name:
Phone:	Phone:
Email:	Email:

System Administrator Login Information

User Name:	<input type="text"/>
Password:	<input type="password"/>
Confirm Password:	<input type="password"/>

Save Cancel

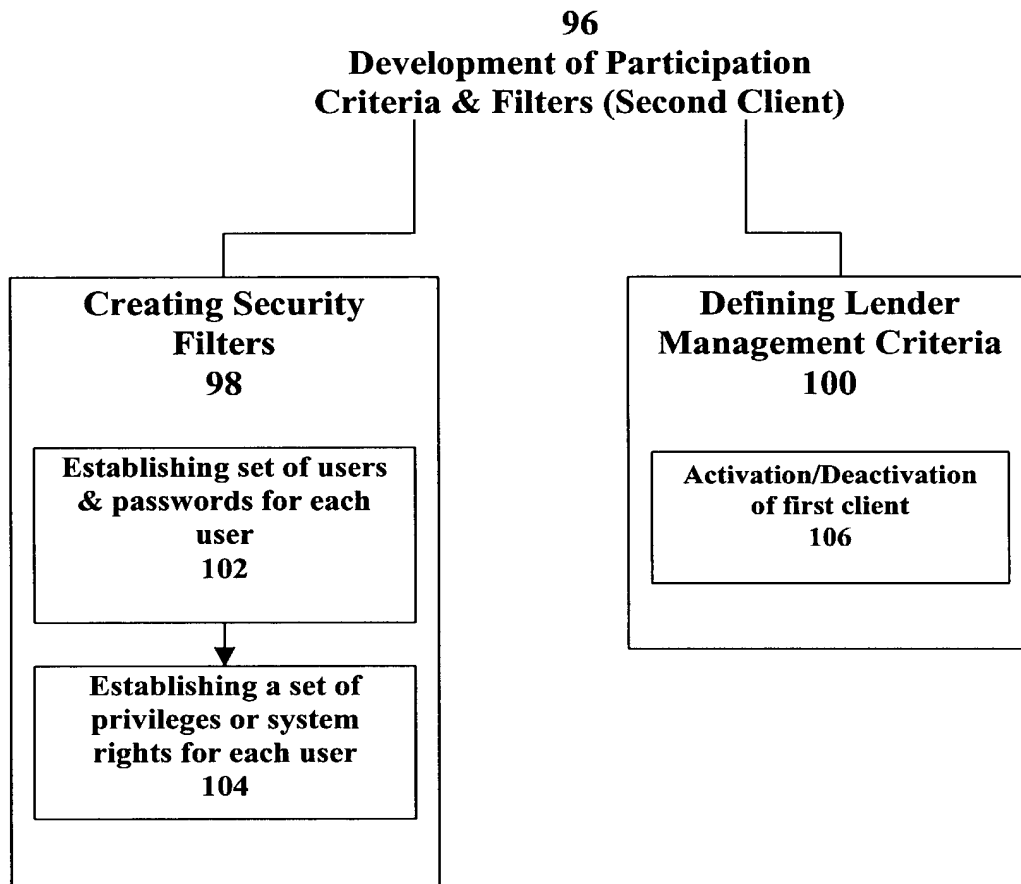
Figure 11

Figure 12

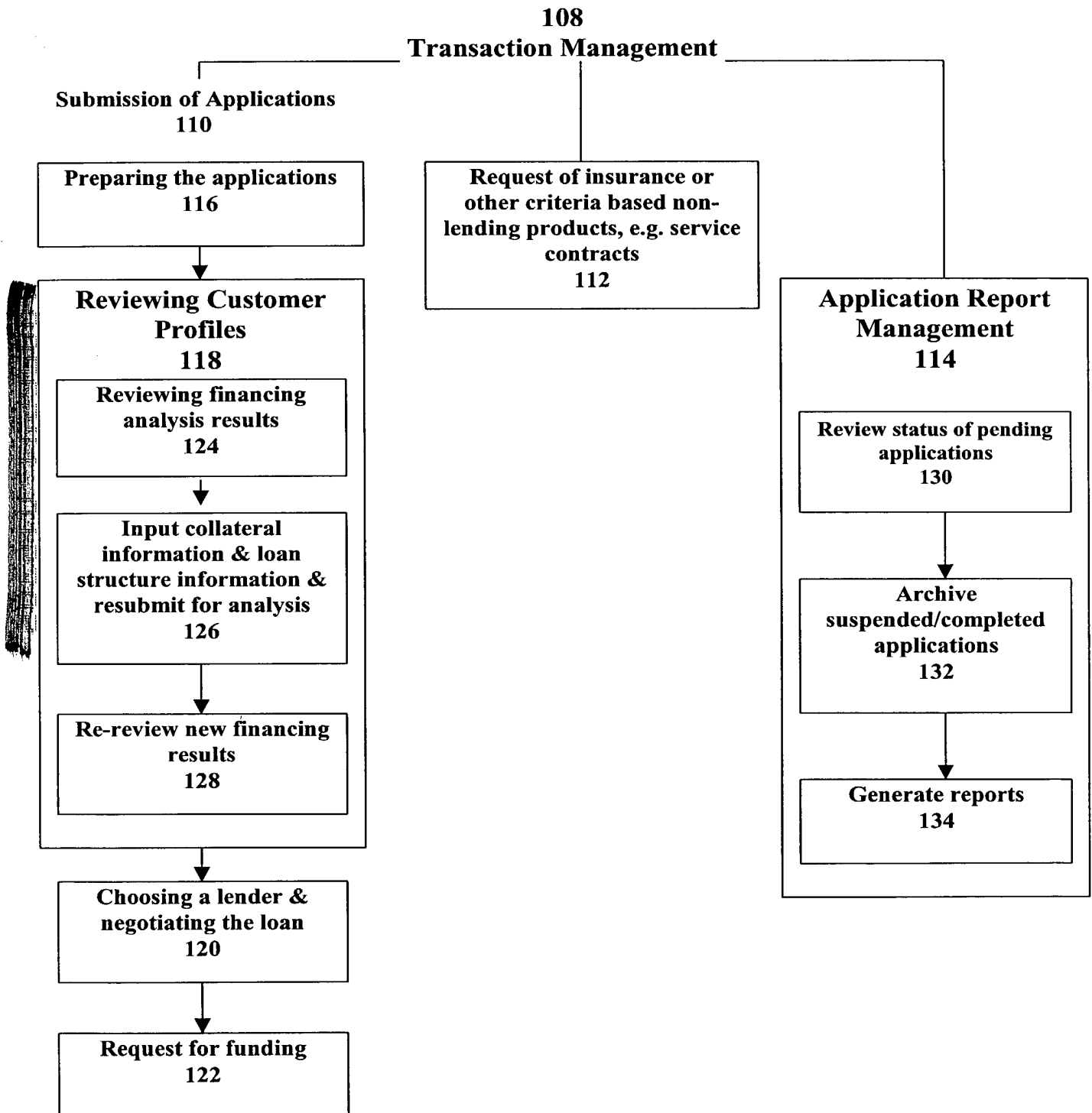


Figure 13

CREDIT APPLICATION		CREDIT REPORT	FINANCING OPTIONS	VEHICLE & STRUCTURE	DEAL STATUS			
Amount Financed: \$22,300.00								
MSRP/Wholesale: \$15,000.00		Down Payment: \$1,000.00		(4.292%)				
Lender Deal Info		Program Info			Vehicle	Customer Limit	Par./Disc.	Steps
Select	Loan Program	Max Term	Buy Rate	Max Amount	Payment	Payment		
Conditional Approvals:								
Demo Bank One								
Deal	+ Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC	View
Deal	+ Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00		View
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC	View
Deal	+ Advantage Plus A	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC	View
Demo Bank 1								
Deal	+ Gold Star	60	14.500%	\$50,000.00	\$524.68	\$800.00		View
Deal	+ Silver Star 3	60	20.000%	\$30,000.00	\$590.81	\$800.00	PAR	View
Demo Bank 2								
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	PAR	View
Deal	+ Tier 1 Discount	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC	View
Finance and Insurance Services								
Deal	+ Tier 2	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR	View
Deal	+ Tier 3	60	21.000%	\$20,000.00	\$603.29	\$800.00	PAR	View
Harborside Acceptance Company								
Deal	+ Class 1	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Deal	+ Class 2	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Deal	+ Class 3	60	15.000%	\$30,000.00	\$530.52	\$800.00		View
Submit For Approval:								
Harbor Financial Services								
Deal	+ CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR	View
Deal	+ CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR	View
Deal	+ CLASS III	72	18.000%	\$50,000.00	\$508.61	\$800.00	PAR	View
Declined:								
Finance and Insurance Services								
	+ Tier 1	60	21.000%	\$20,000.00	--	--	--	--

Figure 14

CREDIT APPLICATION		CREDIT REPORT		FINANCING OPTIONS		VEHICLE STRUCTURE	
Amount Financed: \$22,300.00				MSRP/Wholesale: \$15,000.00			
Down Payment							
Lender Deal Info				Pre			
Select	Loan Program	Max Term	Buy				
Conditional Approvals:				Close			
Demo Bank One							
Deal	+ Advantage	60	20.000%	\$30,000.00	\$590.81	\$800.00	DISC View
Deal	+ Advantage A	60	20.000%	\$30,000.00	\$590.81	\$800.00	View
Deal	+ Advantage Plus	60	13.000%	\$50,000.00	\$507.39	\$800.00	DISC View
Program Information and Payments							
Program Name: Advantage							
Maximum Loan Advance: 125,000.00							
Loan Amount: \$5,000.00 - \$100,000.00 Max							
Maximum Down Payment: 10.000%							
Minimum Disposable Income: \$500.00							
Maximum Debt Ratio: 30.000%							
Max. Payment to Income: 20.000%							
Restrictions							
Max. Participation: 0%							
Dealer Split: 0%							
Discount							
Discount Percentage: 10.000%							
Lender Fee: \$250.00							
Rates and Terms							
Vehicle	Term	Rate	Year	Age	mileage		
New/Used	Mo	Max	Rate	Year	Age	mileage	
New	12	60	15,500	2001	2002	500	
Used	12	60	20,000	2001	2002	15000	
Used	12	48	20,000	1999	2002	35000	
Used	12	36	20,000	1998	2002	50000	
Used	12	24	20,000	1996	2002	75000	
Close							
Barber Financial Services							
Deal	+ CLASS I	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal	+ CLASS II	72	14.000%	\$50,000.00	\$459.51	\$800.00	PAR View
Deal	+ CLASS III	72	18.000%	\$50,000.00	\$508.61	\$800.00	PAR View
Declined:							
Finance and Insurance Services							
+Tier 1		60	21.000%	\$20,000.00	--	--	--

Stipulation

1. Title in the name of Demo Bank One 27631 La Paz Laguna Niguel, CA 92677
2. Proof of down payment: If trade-in, copy of Booksheet, Copy of Title, Odometer Statement
3. Copy of valid Drivers license
4. Factory Invoice/Booksheet
5. Signed by both Dealer and Customer
6. All open accounts must be current prior to funding
7. Must use most recent Bankers System or LAM contract
8. Most current with year-to-date
9. \$500 maximum deductible, minimum 6 month term, name, address and phone number of agent or carrier.
10. Three references with addresses and phone numbers
11. Minimum 3 years history
12. Copy of Social Security Card
13. Booksheet, Odometer Statement and copy of Title

Discount = 10.000%
Discount Fee = \$250.00

Figure 15

Insurance Application

Insurance Information

Driver 1:

Gender:

Marital Status:

Occupation:

Date first licensed:

Have you had any Major Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

Have you had any Minor Traffic Violations in the past 5 years (3 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of minor traffic violations:

Have you had any Accidents in the past 5 years (2 years in DC, DE, FL, KS, MD, MT, OK, OR, PA, VA)?

-- Enter number of accidents:

Vehicle Information:

VIN Number:

Garaging City:

Garaging State:

Garaging Zip Code:

Cost of vehicle new:

Has the vehicle been customized?

Vehicle Usage:

Annual mileage:

Mileage one-way to work/home:

Is the vehicle leased?

If vehicle is leased, is GAP coverage needed?

Cerald Bump

Male

Single

Advertising/Promotion

(mm/dd/yyyy)

☐ Yes ☒ No

☒ Yes ☐ No

☒ Yes ☐ No

2G4NJ52TXW

ABERDEEN

MD

21001

☐ Yes ☒ No

Work

☐ Yes ☒ No

☐ Yes ☒ No

FIGURE 16

Status of Applications

Applicant Status

Page # 1 of 1

Type	Name	Submit Date	Finance	Insurance	Archive
Single	Kyaccommon, Lee	12/19/2001 8:11:38 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 7:06:23 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Lee	12/18/2001 6:37:58 AM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:28 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 2:41:05 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/17/2001 1:57:25 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:48:38 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/17/2001 1:45:48 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	Kyaccommon, Helen	12/17/2001 1:25:46 PM	SFA Sent	Not Quoted	<input type="checkbox"/>
Single	Aruba, Allen	12/3/2001 3:58:44 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	partin, rhonda	12/3/2001 1:13:36 PM	In Process	Not Quoted	<input type="checkbox"/>
Single	hyaccommon, maria	11/30/2001 3:50:12 PM	Completed	Not Quoted	<input type="checkbox"/>
Single	McKay, Jody	11/29/2001 3:35:44 PM	In Process	Not Quoted	<input type="checkbox"/>

Total Records : 13

Refresh Previous Page Next Page Archive